# Flexible Spending Account It's like a debit card for your medical transactions.

# MORE THAN HALF OF ALL AMERICANS DO NOT HAVE AT LEAST \$1,000 IN THEIR SAVINGS ACCOUNT.1

Having funds allocated specifically for medical bills can help alleviate financial stress.

A Flexible Spending Account, or an FSA, is an account you can allocate pre-tax money to throughout the year. You can use funds in this account to pay for approved out-of-pocket medical costs.

You'll choose how much money you want to allocate to your FSA, and it'll build throughout the year. When you go to the doctor or need to pay for a dental visit, you can use your FSA card!

Did You Know? Only 13% of Americans have an FSA.2

Contact your broker to learn more details about Flexible Spending Accounts today.

11 https://www.bankrate.com/banking/savings/financial-occurity-jonuary-2022 21 https://www.cnbc.com/2019/10/29/how-fsa-fisa-gan-save-you-moneyon-medical-contu-html

## APPROVED TRANSACTIONS FOR FSA CARDS:



Co-pays



Prescription Glasses



Medicine



Pregnancy Tests



Medical Bills



Dental Bills



So much more!

Your Name / Company Name 866.555.5555

## ACCIDENTS CAN BE EXPENSIVE. MAKE SURE YOU'RE COVERED.



### 46% OF AMERICANS SAY THEY DON'T HAVE THE MONEY TO COVER A \$400 EMERGENCY EXPENSE.[1]

Would you be able to cover the hospital bill that comes with an accident, or would you have to borrow money?

Accidents are hard to predict, but they're not impossible to plan for. Your employer offers you a solution with **Accident Insurance.** 

Accident Insurance provides a cash benefit when you suffer from a covered accident. It pays in addition to your standard health insurance policy and coverage is available to your spouse and children as well.

### THIS BENEFIT CAN HELP REIMBURSE THE LIKES OF:



Copays and deductibles



Initial and/or folow-up doctor visits



Ambulance transportation



Lodging



Rent or mortgage

<sup>[1]</sup> https://www.federalreserve.gov/2015-report-economic-well-being-us-households-201605.pdf

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*Did You Know?* Motor vehicle crashes, poisoning, and falls are the top three common accidental injuries.<sup>2</sup>



36% of Americans say they don't have the money to cover a \$400 emergency expense on their own.<sup>2</sup>



This benefit can help reimburse the likes of:

- Copays and L
- Initial and / or Follow-up Doctor Visits
- Ambulance Transportation
- ( Lodging
- Rent or Mortgage



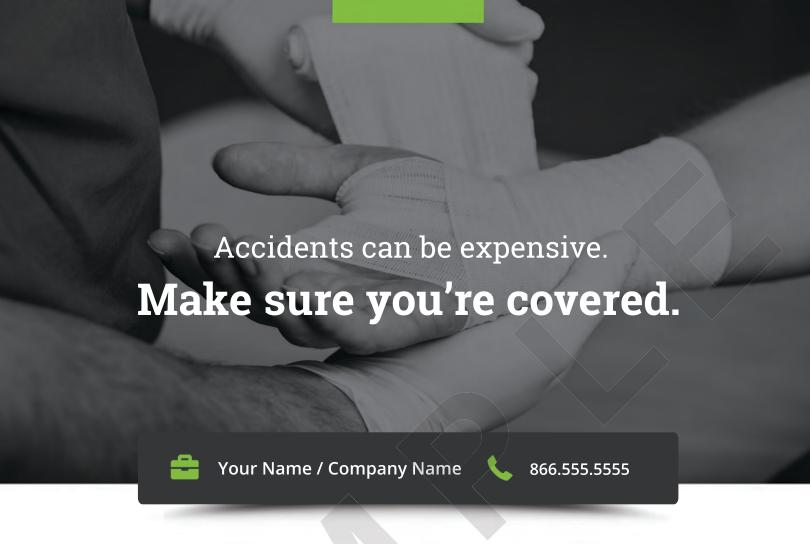
#### CONTACT

Learning about insurance can be confusing and diffcult at times.

Contact your broker to learn more about Accident Insurance today.

Your Name / Company Name

866.555.5555



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# EDUCATOR DISABILITY OFFERS PAYCHECK PROTECTION THROUGH A PLAN THAT'S TAILOR-MADE FOR THE SCHOOL MARKET.

This benefit offers protection against the loss of your paycheck so you can continue to pay your bills and live the lifestyle you're accustomed to. Educator Disability Insurance combines short and long-term coverage and promises financial security in the wake of a disabling injury or illness.

And better yet, it gives you choice and flexibility. You choose the type of coverage you need so that you're not paying more than you have to.

*Did You Know?* More than half of ambulance rides can result in a surprise, out-of-network bill.<sup>1</sup>

WHAT MAKES YOUR COVERAGE SO SPECIAL? CHOICE. UNLIKE MOST DISABILITY OPTIONS, YOU CHOOSE YOUR:



Benefit amount



Waiting period



Benefit duration

Contact your broker to learn more about Educator Disability Insurance.

#### Your Name / Company Name

266 555

## DON'T LET HOSPITAL FEES BECOME YOUR NEXT EMERGENCY.



# ON AVERAGE, HOSPITAL STAYS LAST 5 DAYS AND COST \$2,000 PER NIGHT.[1]

When you're confined to a hospital bed, bills can add up quickly. Luckily, **Hospital Indemnity Insurance** can help. It helps cover medical expenses that accumulate over your stay in the hospital, minimizing what you have to pay out of pocket.

This policy issues a daily benefit for in-patient care and is paid directly to you for your incurred expenses. The coverage is supplemental, so it works with your standard medical insurance.

Specifics on your plan may vary.

THIS AFFORDABLE BENEFIT IS AVAILABLE TO YOU, YOUR SPOUSE, AND CHILDREN.

## Medical Insurance is a necessary benefit for every employee.



Medical Insurance policies are designed to help get you affordable care by paying toward or completely covering medical expenses.

You never know when accidents or health problems may arise in your family, and it pays to be financially prepared. Medical insurance helps you manage the rising costs of healthcare.



Two-thirds of people who file for bankruptcy cite medical issues as a key factor in their financial downfall. 1



What medical insurance may help pay toward:

- Doctor visits
- Hospital visits
- Medical devices
- -Prescriptions
- And much more!

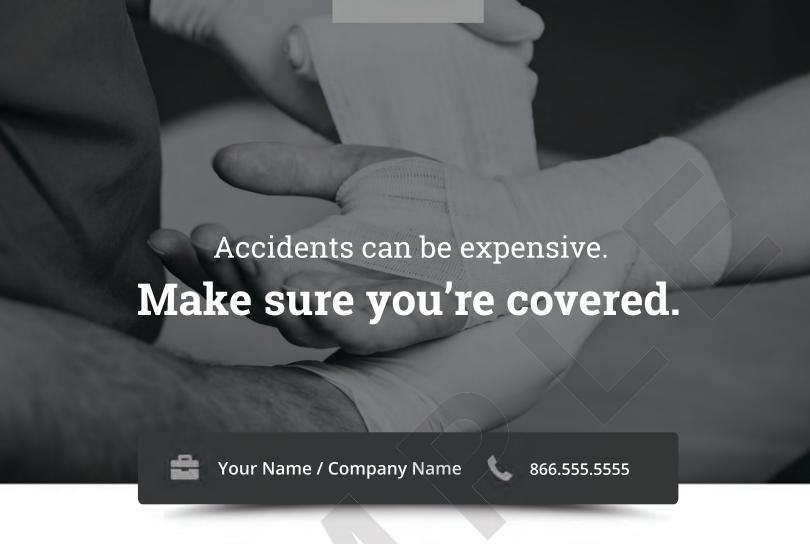


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marketing.higgpublicsector.com/product-flyers

Contact gturchi@higginbotham.com with any questions.